

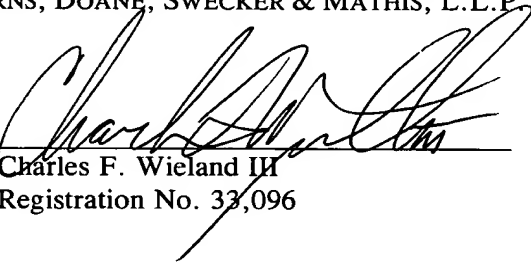
#4

[] The \$25.00 (576) fee required under 37 C.F.R. § 1.19(h) to correct an Official Filing Receipt due to applicant error: [] is enclosed; [] is authorized to be charged to Deposit Account No. 02-4800 and this paper is submitted in duplicate.

Respectfully submitted,

BURNS, DOANE, SWECKER & MATHIS, L.L.P.

By:


Charles F. Wieland III
Registration No. 33,096

P.O. Box 1404
Alexandria, Virginia 22313-1404
(703) 836-6620

Date: May 22, 2000

FILING RECEIPT



OC00000005077444

UNITED STATES DEPARTMENT OF COMMERCE
Patent and Trademark OfficeAddress: ASSISTANT SECRETARY AND
COMMISSIONER OF PATENT AND TRADEMARKS
Washington, D.C. 20231

APPLICATION NUMBER	FILING DATE	GRP ART UNIT	FIL FEE REC'D	ATTY. DOCKET NO	DRAWINGS	TOT CLAIMS	IND CLAIMS
09/506,830	02/18/2000	2768	786	032668-006	16	21	4

21839

BURNS DOANE SWECKER & MATHIS

P O BOX 1404

ALEXANDRIA, VA 223131404



Date Mailed: 04/26/2000

Receipt is acknowledged of this nonprovisional Patent Application. It will be considered in its order and you will be notified as to the results of the examination. Be sure to provide the U.S. APPLICATION NUMBER, FILING DATE, NAME OF APPLICANT, and TITLE OF INVENTION when inquiring about this application. Fees transmitted by check or draft are subject to collection. Please verify the accuracy of the data presented on this receipt. If an error is noted on this Filing Receipt, please write to the Office of Initial Patent Examination's Customer Service Center. Please provide a copy of this Filing Receipt with the changes noted thereon. If you received a "Notice to File Missing Parts" for this application, please submit any corrections to this Filing Receipt with your reply to the Notice. When the PTO processes the reply to the Notice, the PTO will generate another Filing Receipt incorporating the requested corrections (if appropriate).

Applicant(s)

Daniel I Flitcroft, Dublin, IRELAND;
Graham O' Donnell, Dublin, IRELAND;

Continuing Data as Claimed by Applicant

omit
THIS APPLICATION IS A CIP OF 09/235,836 01/22/1999
WHICH CLAIMS BENEFIT OF 60/099,614 09/09/1998
AND CLAIMS BENEFIT OF 60/098,175 08/26/1998
AND CLAIMS BENEFIT OF 60/092,500 07/13/1998

THIS APPLICATION IS A CIP OF 09/235,836 01/22/1999
WHICH CLAIMS BENEFIT OF 60/147,153 08/04/1999
AND CLAIMS BENEFIT OF 60/144,875 07/20/1999
AND CLAIMS BENEFIT OF 60/134,027 05/13/1999
AND CLAIMS BENEFIT OF 60/120,747 02/18/1999

Foreign Applications

omit
IRELAND S98 0458 06/15/1998
IRELAND S98 0346 05/07/1998
IRELAND S98 0223 03/25/1998

If Required, Foreign Filing License Granted 04/26/2000

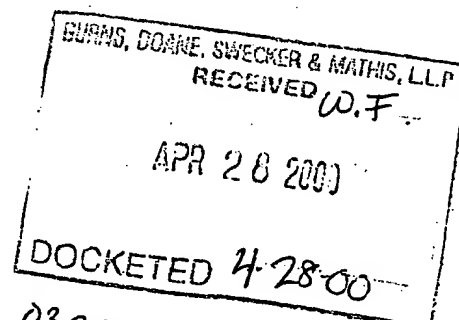
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Title

Credit card system and method

Preliminary Class

705



032668-006.001
Orbis Patents Ltd.
CFW

Data entry by : SASFAI, DAVID

Team : OIPE

Date: 04/26/2000

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100

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Title 37, Code of Federal Regulations, 5.11 & 5.15**

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- The articles such as "a," "an" and "the" are not included as the first words in the title of an application. They are considered to be unnecessary to the understanding of the title.
- The words "new," "improved," "improvements in" or "relating to" are not included as first words in the title of an application because a patent application, by nature, is a new idea or improvement.
- The title may be truncated if it consists of more than 600 characters (letters and spaces combined).
- The docket number allows a maximum of 25 characters.
- If your application was submitted under 37 CFR 1.10, your filing date should be the "date in" found on the Express Mail label. If there is a discrepancy, you should submit a request for a corrected Filing Receipt along with a copy of the Express Mail label showing the "date in."

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Assistant Commissioner for Patents
Office of Initial Patent Examination
Customer Service Center
Washington, DC 20231



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Patent
Att'y Dkt. No. 032668-006

CREDIT CARD SYSTEM AND METHOD

This application is a continuation-in-part of U.S. Non-Provisional Application No. 09/235,836 filed January 22, 1999. This application claims the benefit of U.S. Provisional Application No. 60/120,747 filed February 18, 1999; 5 U.S. Provisional Application No. 60/134,027 filed May 13, 1999; U.S. Provisional Application No. 60/144,875 filed July 20, 1999 and U.S. Provisional Application No. 60/147,153 filed August 4, 1999, the entire contents of each of which are incorporated by reference herein.

BACKGROUND

10 1. Field of the Invention

This invention relates to a credit card system and method, and more particularly, to a credit card system and method offering reduced potential of credit card number misuse.

2. Related Art

15 The development of retail electronic commerce has been relatively slow in spite of the perceived demand for such trade. The single greatest deterrent to the expansion of retail electronic commerce is the potential for fraud. This potential for fraud has been a major concern for the credit card companies and financial institutions as well as the customers and the providers of the goods and services.

20 The former are concerned about fraud because essentially the financial institutions have to bear the initial cost of the fraud. Additionally, the credit card companies have an efficient credit card system which is working well for face to face transactions, i.e., "card present" transactions where the credit card is physically presented to a trader and the trader can obtain the credit card number,

COPY

#3

FORMALITIES LETTER



OC000000005077445

UNITED STATES DEPARTMENT OF COMMERCE
Patent and Trademark OfficeAddress: COMMISSIONER OF PATENT AND TRADEMARKS
Washington, D.C. 20231

APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/506,830	02/18/2000	Daniel I Flitcroft	032668-006

21839
BURNS DOANE SWECKER & MATHIS
P O BOX 1404
ALEXANDRIA, VA 223131404



Date Mailed: 04/26/2000

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

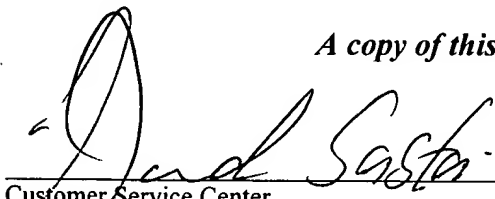
FILED UNDER 37 CFR 1.53(b)

Filing Date Granted

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given TWO MONTHS from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The oath or declaration is unsigned.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(e) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.
- The balance due by applicant is \$ 130.

A copy of this notice **MUST** be returned with the reply.


Customer Service Center
Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE

Decl due 6-26-00

05/23/2000 NLUANG 00000086 09506830

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130.00 OP

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BURNS DOANE, SWECKER & MATHIS, L.L.P.
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Patent #3
668-006

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Examiner: Unassigned

TRANSMITTAL LETTER FOR MISSING PARTS OF APPLICATION

(2/00)

Transmittal Letter for Missing Parts of Application

Attorney's Docket No. 032668-006

Application No. 09/506,830

Page 2

[] charge \$ _____ to Deposit Account No. 02-4800 for the fee due for missing parts.

The Commissioner is hereby authorized to charge any appropriate fees under 37 C.F.R. §§ 1.16, 1.17 and 1.21 that may be required by this paper, and to credit any overpayment, to Deposit Account No. 02-4800. This paper is submitted in duplicate.

Respectfully submitted,

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By: 

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Date: May 22, 2000